

1           1.    A method comprising:  
2                receiving information identifying a particular  
3   credit card;  
4                receiving a code associated with the owner of a  
5   credit card;  
6                determining whether or not the code matches the  
7   credit card information; and  
8                processing the transaction if the code matches  
9   the credit card information.

1           2.    The method of claim 1 wherein receiving a code  
2   includes receiving a personal identification number.

1           3.    The method of claim 1 including declining the  
2   transaction if the code does not match the credit card  
3   information.

1           4.    A module comprising:  
2                a card reader to read the magnetic stripe on a  
3   credit card;  
4                a keypad to enter a code associated with the  
5   owner of a credit card; and  
6                an interface to transfer the code and information  
7   from the credit card.

1           5.    The module of claim 4 wherein said module is  
2   portable and sized to fit in a user's hand.

1           6.    The module of claim 4 wherein said module  
2   includes a display to display information entered on said  
3   keypad.

1           7.    The module of claim 4 including a processor and a  
2   storage coupled to said processor, said storage storing  
3   instructions to prompt the user to swipe a credit card.

1           8.    The module of claim 4 wherein said module  
2   includes a processor and a storage coupled to said  
3   processor, said storage storing instructions to prompt the  
4   user to enter the code.

1           9.    The module of claim 4 wherein said module  
2   includes a processor and storage coupled to said processor,  
3   said storage including instructions to determine when the  
4   module is docked at a docking station and to automatically  
5   transfer said code and credit card information to said  
6   station when said module is docked.

1           10.   An article comprising a medium storing  
2   instructions to enable a processor-based system to:

3           receive information identifying a particular  
4 credit card;  
5           receive a code associated with the owner of the  
6 credit card; and  
7           transfer said code and said credit card  
8 information.

9           11. The article of claim 10 further storing  
10 instructions that enable the processor-based system to  
11 prompt the user to enter said code.

1           12. The article of claim 10 further storing  
2 instructions that enable the processor-based system to  
3 prompt the user to swipe a credit card.

1           13. A base unit comprising:  
2           a housing;  
3           at least one receptacle on said housing to  
4 plugingly receive a module;  
5           a processor in said housing; and  
6           a storage associated with said processor, said  
7 storage storing instructions to enable said processor to  
8 transfer credit card information and a user identifying  
9 code received from a module plugged into said receptacle.

1        14. The base unit of claim 13 including a plurality  
2 of receptacles.

1        15. The base unit of claim 13 including an interface  
2 to transfer information about the user identifying code and  
3 the credit card information to a credit card processor.

1        16. The base unit of claim 13 including a display  
2 screen and a keypad.

1        17. An article comprising a medium storing  
2 instructions that enable a processor-based system to:  
3            determine whether or not a hand-held module is  
4 docked in a base unit;  
5            read data from the hand-held unit including  
6 information from a credit card and a personal information  
7 number; and  
8            transfer the data to a credit card processor.

1        18. The article of claim 17 wherein said medium  
2 stores instructions that enable the processor-based system  
3 to receive information from the credit card processor about  
4 whether or not a given transaction is approved.

1        19. The article of claim 18 further storing  
2 instructions that enable the processor-based system to  
3 delete the data received from the hand-held unit.

1        20. An article comprising a medium storing  
2 instructions that enable a processor-based system to:  
3            receive information about a credit card and a  
4 personal information number associated with a particular  
5 credit card user;  
6            determine whether the credit card information and  
7 the personal information number information matches; and  
8            process a credit card transaction depending on  
9 whether or not the personal information number and the  
10 credit card information match.

1        21. A method comprising:  
2            receiving code identifying the owner of the  
3 credit card as a sequence of signals generated by pressing  
4 telephone buttons; and  
5            using said code to authenticate a credit card  
6 transaction.

1        22. The method of claim 21 including receiving credit  
2 card number information as a sequence of signals generated  
3 by pressing telephone buttons.

1           23. The method of claim 22 including comparing said  
2 code and said credit card number information.

1           24. The method of claim 23 including converting said  
2 signal sequences to electronic data indicative of a credit  
3 card number and a personal identification number.

1           25. The method of claim 24 including enabling voice  
2 communications over the phone line used to convey said  
3 sequences of signals.